

## DIRECT PLUS LOAN REPAYMENT CHART

Payments are calculated using the maximum interest rate of 9.00 percent; your actual monthly payment may be lower  
Borrowers may switch repayment plans to meet changing individual needs.

Amount Owed When Loan Enters Repayment	STANDARD REPAYMENT PLAN			EXTENDED REPAYMENT PLAN			GRADUATED REPAYMENT PLAN		
	Monthly payment amount: fixed			Monthly payment amount: fixed			Monthly payment amount: gradually increases about every two years		
	Minimum payment: \$50			Minimum payment: \$50			Minimum payment: greater of monthly interest or half the payment under the Standard Repayment Plan		
	Maximum repayment period: 10 years			Maximum repayment period: varies from 12 to 30 years, depending on amount owed			Maximum repayment period: varies from 12 to 30 years, depending on amount owed		
	Monthly Payment	Years to Repay	Total Amount Repaid (With Interest)	Monthly Payment	Years to Repay	Total Amount Repaid (With Interest)	Beginning Monthly Payment	Years to Repay	Total Amount Repaid (With Interest)
	\$50	5	\$3,600	\$50	5	\$3,600	\$25	12	\$4,231
	\$63	10	\$7,601	\$57	12	\$8,194	\$38	12	\$8,984
	\$95	10	\$11,401	\$85	12	\$12,291	\$57	12	\$13,476
	\$127	10	\$15,201	\$101	15	\$18,257	\$76	15	\$19,914
	\$190	10	\$22,802	\$152	15	\$27,385	\$115	15	\$29,870
	\$253	10	\$30,402	\$180	20	\$43,187	\$153	20	\$46,372
	\$317	10	\$38,003	\$225	20	\$53,984	\$191	20	\$57,964
	\$380	10	\$45,603	\$270	20	\$64,780	\$229	20	\$69,557
	\$443	10	\$53,204	\$315	20	\$75,577	\$268	20	\$81,150
	\$507	10	\$60,804	\$336	25	\$100,704	\$306	25	\$106,352

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	Monthly Payment	Years to Repay	Total Amount Repaid (With Interest)	Monthly Payment	Years to Repay	Total Amount Repaid (With Interest)	Beginning Monthly Payment	Years to Repay	Total Amount Repaid (With Interest)
\$45,000	\$570	10	\$68,405	\$378	25	\$113,292	\$344	25	\$119,646
\$50,000	\$633	10	\$76,005	\$420	25	\$125,879	\$382	25	\$132,940
\$55,000	\$697	10	\$83,606	\$462	25	\$138,467	\$420	25	\$146,234
\$60,000	\$760	10	\$91,207	\$483	30	\$173,798	\$459	30	\$180,547
\$65,000	\$823	10	\$98,807	\$523	30	\$188,282	\$497	30	\$195,593
\$70,000	\$887	10	\$106,408	\$563	30	\$202,765	\$535	30	\$210,638
\$75,000	\$950	10	\$114,008	\$603	30	\$217,248	\$573	30	\$225,684
\$80,000	\$1,013	10	\$121,609	\$644	30	\$231,731	\$612	30	\$240,729
\$90,000	\$1,140	10	\$136,810	\$724	30	\$260,698	\$688	30	\$270,821
\$100,000	\$1,267	10	\$152,011	\$805	30	\$289,664	\$764	30	\$300,912
\$110,000	\$1,393	10	\$167,212	\$885	30	\$318,631	\$841	30	\$331,003
\$120,000	\$1,520	10	\$182,413	\$966	30	\$347,597	\$917	30	\$361,094
\$130,000	\$1,647	10	\$197,614	\$1,046	30	\$376,563	\$994	30	\$391,185
\$140,000	\$1,773	10	\$212,815	\$1,126	30	\$405,530	\$1,070	30	\$421,277
\$150,000	\$1,900	10	\$228,016	\$1,207	30	\$434,496	\$1,147	30	\$451,368